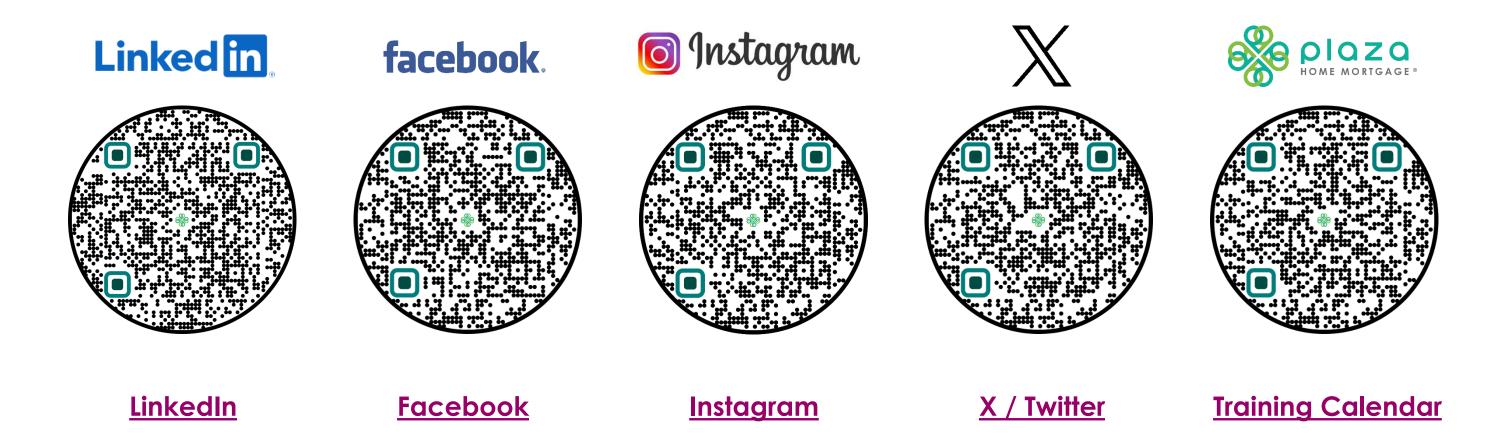
Social Media and Training at Plaza



- Follow us on social media to get the latest on Plaza
- · Check out our training calendar for our webinar schedule





From Goals to Growth: Building Habits That Last

Plaza Clients

December 2025

Legal Disclaimers

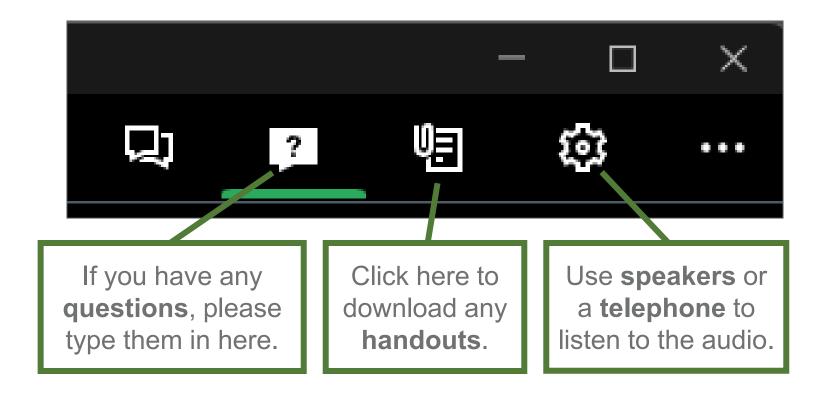


- This information is published and provided by Plaza Home Mortgage, Inc.® and intended for mortgage professionals only, as a courtesy to its clients and select audiences, and is meant for instructional purposes only.
- It is not intended for public use or distribution.
- None of the information provided is intended to be legal advice in any context.
- Plaza does not guarantee, warrant, ensure or promise that information provided is accurate.
- Plaza Home Mortgage is not acting on behalf of or affiliated with any government agency.
 Products or services described are not authored, approved, or endorsed by HUD, FHA, the government of the United States, or any federal, state, or local government agency.
- Terms and conditions of programs and guidelines are subject to change at any time without notice.
- This is not a commitment to lend.
- Plaza Home Mortgage, Inc. is an Equal Housing Lender.



Your GoToWebinar Toolbar





Presenters





Katie Rinehart
Training Specialist

Agenda



Why goals fail – and what works instead

How to build lasting habits

Staying consistent when motivation fades

Turning habits into growth

Recap and reminders

Your key takeaway

Why Goals Fail – And What Works Instead



The Resolution Trap



80% of people abandon their New Year's resolutions by mid-February

One 2023 survey found only 6% of participants maintained their resolutions over time



Common reasons:

- Goals too big or vague
- Relying on motivation alone
- No system for consistency

The Shift From Goals to Habits



66

You do not rise to the level of your goals. You fall to the level of your systems.

Focus on daily actions, not distant outcomes

JAMES CLEAR
Atomic Habits

Build Lasting Habits



The Habit Loop



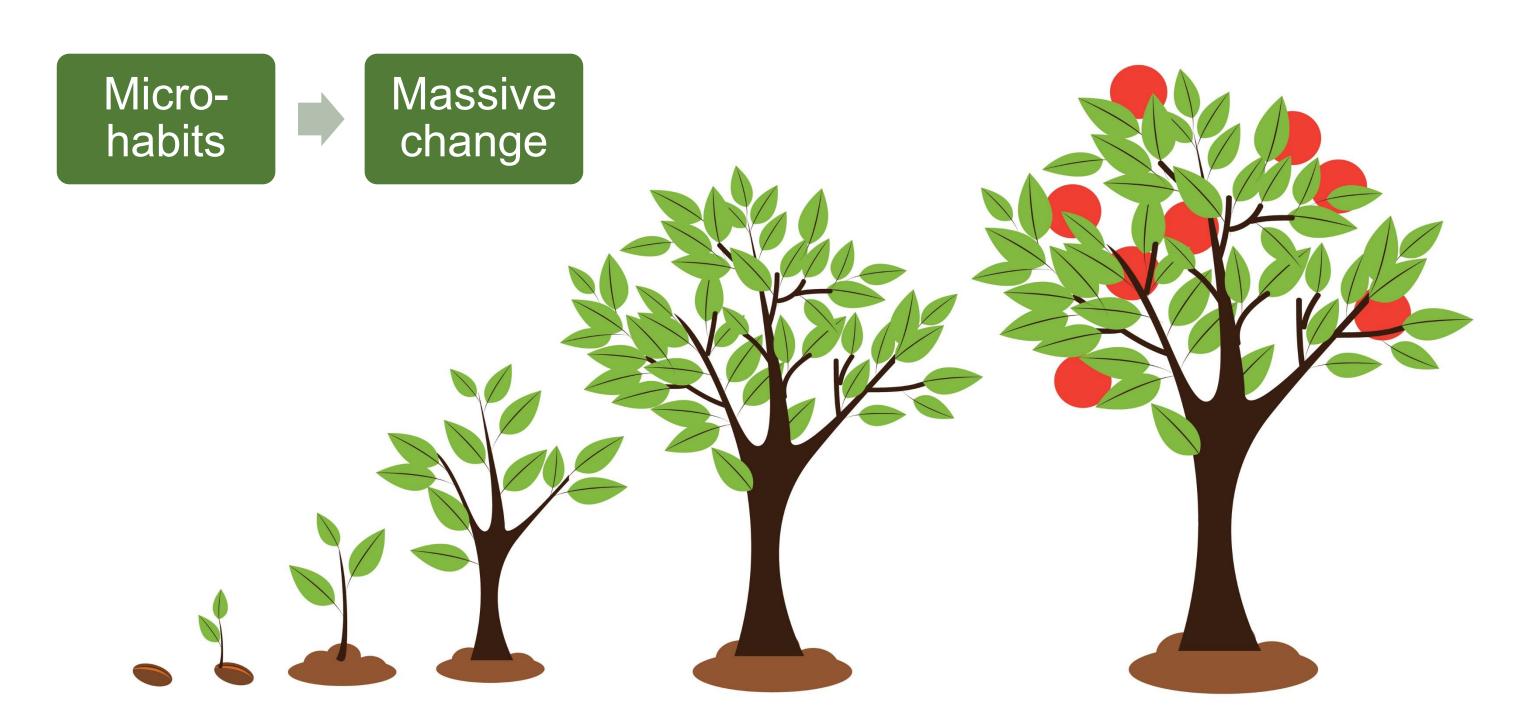


Kicks the brain into automatic mode Tells it which habit to use



Start Small to Grow Big





Identity-Based Habits



Don't just set goals, become the kind of person who achieves them



Start with who you want to become... "I am someone who..."

Staying Consistent When Motivation Fades



Systems for Consistency

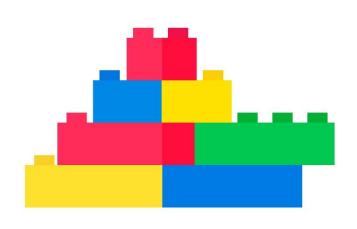


Habit stacking

Environment design

Track progress

Accountability partner



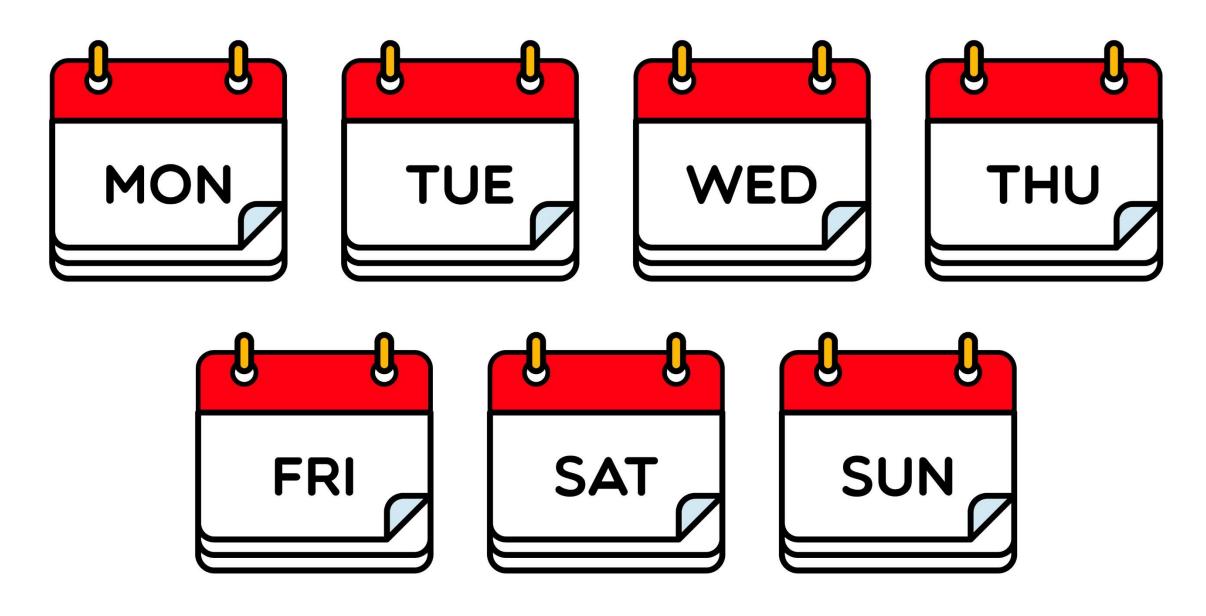






The Two-Day Rule





Never miss twice



Small Actions, Big Impact





Reflection Moment



What's one small habit that would make the biggest difference for you this coming year?



Recap and Reminders



Goals set direction, habits create momentum

Create habit loops that reward

Start small and focus on daily actions

Form an identity of who you want to become

Stay consistent by...

- Stacking habits
- Adjusting your environment
- Tracking your progress
- Using an accountability partner

Never miss twice

And remember small actions compound to big growth!

Thank You for Attending!



What is Your Key Takeaway?

Webinar recording, slide deck, and other resources will be emailed to you within the next 48 hours. Check your junk/spam folder if you do not receive the email.

Please let us know your thoughts on the survey form when you exit the webinar. We value your feedback!

If you have any questions or comments, please feel free to contact your Plaza Account Executive or the Plaza Training Team at training@plazahomemortgage.com.